

SRE0006-U



PATENT

IFW

not fee

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of: J. LOW Serial No.: 10/718,615 Filed: November 24, 2003 For: SYSTEMS AND METHODS FOR AUTOMATED TRANSACTIONS PROCESSING	Art Unit: 3629 Examiner: Not Yet Assigned
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## SECOND INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicant wishes to make of record in the above-identified application the document or documents referenced on the attached Form PTO-1449. A copy of each reference is enclosed herewith. The cited references are mentioned in the Search Reports (copies enclosed) of Applicant's corresponding Canadian patent application and are believed relevant for at least that reason.

The undersigned believes that this Second Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Accordingly, Applicant does not believe that a fee is due for filing this paper. However, should a first action on the merits have been issued on the same day or before this Second Information Disclosure Statement is filed, please accept this Second Information Disclosure Statement under Rule 97(c) and charge the requisite Rule 17(p) fee to our Deposit

Account No. 50-1390, under Order No. SRE0006-US and proceed to consider this Second Information Disclosure Statement.

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that each reference be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This submission does not represent that any referenced document is material or constitutes "prior art." If it should be determined that one or more of the referenced documents constitute "prior art" under United States law, Applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of the reference or references.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over any referenced document, should it be applied against the claims of the present application.

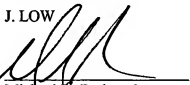
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Date: July 13, 2004

Respectfully submitted,

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MDB/SPA/ge

Document #: 1291608 v.1



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PATENT TRADEMARK OFFICE

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /E.S./

